

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Bernard D. Cambou**  
**Rose-Marie Cambou**  
Debtor(s)

Bankruptcy Case No.: 18-23987-GLT  
Issued Per 12/10/2018 Proceeding  
Chapter: 13  
Docket No.: 28 - 16  
Concil. Conf.: May 23, 2019 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 6, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on May 23, 2019 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 1 of The IRS .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: December 12, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Bernard D. Cambou  
 Rose-Marie Cambou  
 Debtors

Case No. 18-23987-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.

db/jdb  
 cr +Bernard D. Cambou, Rose-Marie Cambou, 5 Kevin Drive, Sewickley, PA 15143-8523  
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14929050 Allegheny Radiology Associates, 1000 South Jackson Avenue, Pittsburgh, PA 15202  
 14929051 +American Express/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 14929053 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 14929054 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 14929058 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507,  
 Kansas City, MO 64195)  
 14929057 +Citibank NA, PO Box 6500, Sioux Falls, SD 57117-6500  
 14929059 +Collection Service Center, Incorporated, Attn: Bankruptcy, Po Box 560,  
 New Kensington, PA 15068-0560  
 14929061 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services LLC, Attn: President/CEO, Po Box 81577,  
 Austin, TX 78708)  
 14929065 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128  
 14929068 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 14929067 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 14929075 +TD Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223  
 14929076 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408)  
 14929074 +Target, Attn: Bankruptcy Department, Po Box 9475, Minneapolis, MN 55440-9475  
 14929077 +Toyota Motor Credit Company, 19001 South Western Avenue, Torrance, CA 90501-1196

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14929052 E-mail/Text: ebnbankruptcy@ahm.honda.com Dec 13 2018 04:01:38 American Honda Finance,  
 Attn: Bankruptcy, Po Box 168088, Irving, TX 75016  
 14929056 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 13 2018 03:58:29 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14929060 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 13 2018 04:00:18 Comenity Bank/Pier 1,  
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 14963293 +E-mail/Text: kburkley@bernsteinlaw.com Dec 13 2018 04:02:37 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14929062 E-mail/Text: shawnaj@mfcu.org Dec 13 2018 03:59:40 Franklin Mint Federal Credit Union,  
 Attn: Bankruptcy, 5 Hillman Dr Ste 100, Chadds Ford, PA 19317  
 14929063 +E-mail/Text: cio.bncmail@irs.gov Dec 13 2018 04:00:06 Internal Revenue Service,  
 c/o Insolvency Unit, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14929064 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 13 2018 04:01:14 Midland Funding,  
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 14951046 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 13 2018 04:01:14 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14963667 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 13 2018 04:21:30  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14930078 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 13 2018 03:59:16  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14929069 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 13 2018 03:58:33  
 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
 14929070 +E-mail/PDF: gecsed@recoverycorp.com Dec 13 2018 03:58:24 Synchrony Bank,  
 950 Forrer Boulevard, Dayton, OH 45420-1469  
 14929071 +E-mail/PDF: gecsed@recoverycorp.com Dec 13 2018 03:59:07 Synchrony Bank/Brook Brothers,  
 Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060  
 14929072 +E-mail/PDF: gecsed@recoverycorp.com Dec 13 2018 03:58:24 Synchrony Bank/Gap,  
 Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060  
 14929073 +E-mail/PDF: gecsed@recoverycorp.com Dec 13 2018 03:57:38 Synchrony Bank/Mens Wearhouse,  
 Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060  
 14961616 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 13 2018 04:09:40 Verizon,  
 by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 14929078 +E-mail/Text: vci.bkcy@vwcredit.com Dec 13 2018 04:01:38 Volkswagen Credit, Incorporated,  
 Attn: Bankruptcy, PO Box 3, Hillboro, OR 97123-0003  
 14929079 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 13 2018 04:00:18  
 World Financial Network National Bank, PO Box 182025, Columbus, OH 43218-2025

TOTAL: 18

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Dec 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, N.A.  
cr PNC BANK, NATIONAL ASSOCIATION  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14929066 ##+Northwest Consumer Dis, 1602 7th Ave, Beaver Falls, PA 15010-4012

TOTALS: 2, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 12, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Rose-Marie Cambou dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Bernard D. Cambou dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Karina Velter on behalf of Creditor PNC BANK, N.A. amps@manleydeas.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 8